



To: Participation Program Lenders

From: Tiffany Janssen
Chief Lending Officer

Date: June 23, 2025

Subject: AIDEA's Cost Amount Update

Dear Participating Lender,

Effective July 1, 2025, in compliance with regulation 3 AAC 99.350, AIDEA's cost amount will remain the same at 120 basis points.

AIDEA's weekly published rate includes the allocable expense of operation.


AIDEA's funding rates are indexed and set by 3 AAC 99.350:

Fixed Rate: The Federal Home Loan Bank of Des Moines Fixed-Rate Advances Index that most closely matches the term of the loan plus AIDEA's allocable cost of operation; OR the five year return on the investment funds of the authority plus AIDEA's allocable cost of operations; whichever is greater.

Variable Rate: The Federal Home Loan Bank of Des Moines Fixed-Rate Advances Index that most closely matches the time period of adjustment plus 100 basis points plus AIDEA's allocable cost of operations; OR 375 basis points plus AIDEA's allocable cost of operations; whichever is greater.

If you have any questions, please contact our Loan Participation department at (907) 771-3006.

Thank you,



Tiffany Janssen
Chief Lending Officer